

IN THE SENATE

SENATE CONCURRENT RESOLUTION NO. 125

BY STATE AFFAIRS COMMITTEE

A CONCURRENT RESOLUTION

STATING FINDINGS OF THE LEGISLATURE AND RECOGNIZING THE MUTUAL BENEFIT THAT
WOULD BE CREATED IF CITIZENS WHO OPENED A HEALTH SAVINGS ACCOUNT WOULD
HAVE THE ABILITY TO CHOOSE BETWEEN PARTICIPATION IN A HEALTH CARE SHAR-
ING MINISTRY OR THE PURCHASE OF A HIGH-DEDUCTIBLE HEALTH INSURANCE PLAN
AND ENCOURAGING CONGRESS TO SUPPORT FEDERAL LEGISLATION TO CREATE THIS
ADDITIONAL HEALTH CARE COST SUPPORT CHOICE.

Be It Resolved by the Legislature of the State of Idaho:

WHEREAS, health care cost support is an essential element of economic
security for American families, and individuals and families require more
health care cost support choices, not fewer; and

WHEREAS, Health Care Sharing Ministries (HCSM) provide health care cost
sharing arrangements among persons of similar and sincerely held religious
beliefs, administered by not-for-profit religious organizations; and

WHEREAS, Congress recognized the legitimacy of HCSMs in 2010 when it
granted participants in these ministries one of the nine exemptions from the
individual mandate in the Affordable Care Act; and

WHEREAS, participation in a HCSM typically costs 40% to 65% less than
conventional health insurance; and

WHEREAS, for income earned in 2011, approximately 72% of HCSM partici-
pants were at or below 400% of the Federal Poverty Level (FPL), including ap-
proximately 44% of HCSM participants who were at or below 200% of FPL; and

WHEREAS, when Health Savings Accounts (HSA) were established as part of
the Medicare Modernization Act in December 2003, citizens opening up a HSA
were also required to purchase a high-deductible health insurance plan; and

WHEREAS, according to a June 2013 report from America's Health Insur-
ance Plans (AHIP) Center for Policy and Research, as of January 2013, 15.5
million people in America have made HSAs their choice for health care cost
support; and

WHEREAS, according to the same report, the states with the highest HSA
enrollment are Illinois, Texas, California, Ohio and Michigan; and

WHEREAS, according to the same report, children ages 0 to 19 comprise
the largest group of lives covered by a HSA; and

WHEREAS, another AHIP report shows that 83% of HSA owners have incomes
that put them in the middle-income class or lower; and

WHEREAS, according to the Society for Human Resource Management, 43% of
employers offered HSAs in 2012.

NOW, THEREFORE, BE IT RESOLVED by the members of the First Regular Ses-
sion of the Sixty-third Idaho Legislature, the Senate and the House of Rep-
resentatives concurring therein, that we recognize the mutual benefit that
would be created if citizens who opened a Health Savings Account would have
the ability to choose between participation in a HCSM or the purchase of a
high-deductible health insurance plan.

1 BE IT FURTHER RESOLVED that the Legislature of the State of Idaho en-
2 courages Congress to support federal legislation as necessary to create this
3 additional health care cost support choice.